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**Federal Reserve Release**

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*H.2*

*Actions of the Board, Its Staff,  
and the Federal Reserve Banks;  
Applications and Reports Received*

*No. 33*

*Week Ending August 17, 2019*

**Monetary and Financial Policy**

Term Deposit Facility -- floating-rate offering of seven-day term deposits with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$250 million on August 22, 2019.

- Announced, August 15, 2019

**Supervision and Regulation**

Morgan Stanley (MS), New York, New York, and Mitsubishi UFJ Financial Group, Inc. (MUFG), Tokyo, Japan -- exemption for Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. (a joint venture of MS and MUFG) and its subsidiary from requirements of the Board's rule regarding stays of qualified financial contracts.

- Granted, August 9, 2019

(A/C)

**Enforcement**

Farmers & Merchants Bank, Baldwin, Mississippi -- issuance of a notice of intent to prohibit and a notice of intent to issue a cease-and-desist order requiring restitution or reimbursement, and assessment of a civil money penalty, against Carol Allen, former institution-affiliated party.

- Approved, August 9, 2019

(A/C)

**S&R** Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**MA** Monetary Affairs

**Bank Branches, Domestic**

Chicago

Marquette Bank, Chicago, Illinois -- to establish a branch at 3435 West 111th Street, Chicago.

- Approved, August 16, 2019

Minneapolis

Opportunity Bank of Montana, Helena, Montana -- to establish a branch at 1005 North 27th Street, Billings.

- Approved, August 16, 2019

**Bank Holding Companies**

Minneapolis

The Bridger Company, Bridger, Montana -- to acquire First Security Bank of Malta, Malta, and Valley Bank of Glasgow, Glasgow.

- Approved, August 8, 2019

(A/C)

Cleveland

Consumers Bancorp, Inc., Minerva, Ohio -- waiver of application to acquire Peoples Bancorp of Mt. Pleasant, Inc., Mt. Pleasant, in connection with the merger of The Peoples National Bank of Mt. Pleasant with and into Consumers National Bank, Minerva.

- Granted, August 16, 2019

**Bank Holding Companies**

Chicago

First Merchants Corporation, Muncie, Indiana -- to merge with MBT Financial Corp, Monroe, Michigan, and thereby indirectly acquire Monroe Bank & Trust.

- Approved, August 16, 2019

Chicago

FSB Holdings, Inc., Fairview, Illinois -- to become a bank holding company by acquiring Fairview State Banking Company, Fairview.

- Approved, August 13, 2019

Minneapolis

Plains Commerce Financial, Inc., Hoven, South Dakota -- to become a bank holding company by acquiring Plains Commerce Bank, Hoven.

- Approved, August 14, 2019

Secretary

Prosperity Bancshares, Inc., Houston, Texas -- waiver of application to acquire LegacyTexas Financial Group, Inc., Plano, and LegacyTexas Bank (LTB), in connection with the merger of LTB with and into Prosperity Bank, El Campo.

- Granted, August 13, 2019

Cleveland

S&T Bancorp, Inc., Indiana, Pennsylvania -- to acquire by merger DNB Financial Corporation, Downingtown, and DNB First, National Association.

- Approved, August 14, 2019

**Bank Premises**

Cleveland

The Twin Valley Bank, West Alexandria, Ohio -- request to exceed the limit on investment in bank premises.

- Approved, August 13, 2019

**Banks, State Member**

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, July 24, 2019

(A/C)

**Change in Bank Control**

Minneapolis

Guaranty Development Company, Livingston, Montana -- change in bank control of Guaranty Development Company, and its subsidiary, American Bank, Bozeman.

- Permitted, August 15, 2019

Chicago

Merchants Bancorp, Carmel, Indiana -- to retain control of Merchants Bancorp and its subsidiaries, Merchants Bank of Indiana, Carmel, and Farmers-Merchants Bank of Illinois, Joy, Illinois.

- Permitted, August 16, 2019

Kansas City

Spirit Bankcorp, Inc., Bristow, Oklahoma -- change in bank control of Spirit Bankcorp, Inc., and its subsidiary, SpiritBank, Tulsa.

- Permitted, August 12, 2019

### **Change in Bank Control**

Atlanta

Tennessee State Bancshares, Inc., Pigeon Forge, Tennessee -- change in bank control of Tennessee State Bancshares, Inc., and its subsidiary, Tennessee State Bank, Pigeon Forge.

- Permitted, August 15, 2019

### **Extensions of Time**

Secretary

Banco Bradesco S.A., Sao Paulo, Brazil, et al. -- commenter's request to extend the comment period on the application to acquire BAC Florida Bank, Coral Gables, Florida.

- Denied, August 14, 2019

### **International Operations**

New York

Popular, Inc., San Juan, Puerto Rico -- to acquire, indirectly through EVERTEC Group, LLC, San Juan, certain assets of Tec 2 Fly Inc., San Juan, under Regulation K.

- Approved, August 11, 2019

### **Savings and Loan Holding Companies**

Boston

Middlesex Federal MHC, Somerville, Massachusetts -- to become a mutual savings and loan holding company in connection with the reorganization of Middlesex Federal Savings, F.A., Somerville, from a federal mutual savings association to a stock savings association.

- Approved, August 12, 2019

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 17, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTURY BANCORP, INC.	CIC	Notification Submitted Pursuant to 12 C.F.R. S 225.42(b)(1)(i) on behalf of Barbara J. Sloane, Barry R. Sloane, Linda Sloane Kay and Frank Dardeno with respect to Century Bancorp, Inc., Medford, Massachusetts.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending August 17, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 3972 Campus Drive, College Park, Maryland.	Newspaper:	Not available
			Federal Register:	Not applicable
ORIENTAL BANK	* 3A3	OFG Bancorp, San Juan, Puerto Rico, to acquire 100 percent of Scotiabank de Puerto Rico, Hato Rey, Puerto Rico, pursuant to Section 3(a)(3) and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE		

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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending August 17, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending August 17, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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362717	CROGHAN COLONIAL BK, FREMONT, OHIO	06/03/2019	08/16/2019	S	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending August 17, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending August 17, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST GUARANTY BANCSHARES, INC.	* 3A5	First Guaranty Bancshares, Inc., Hammond, Louisiana, to merge with Union Bancshares, Incorporated, and thereby directly acquire its subsidiary, The Union Bank, both of Marksville, Louisiana.	Newspaper:	Not available
			Federal Register:	08/21/2019
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: 1) Anson Branch, 6002 Heartland Drive, Whitestown, IN; 2) Brazos Town Center Branch, Near U.S. Highway 59 South and FM 762 (Thompson Road) Intersection% %Rosenberg, TX; 3) Cambridge Square Branch, On Johnson Ferry Road NE, Just West of Ashford Dunwoody Road NE, Atlanta, GA; 4) Friendship Springs Branch, On Spout Springs Road, Just South of Friendship Road, Flowery Branch, GA; 5) Horn Lake Goodman Road Branch, On Goodman Road, Just East of Horn Lake Road Horn Lake, MS; 6) Monroe Main Branch, 1900 North 18th Street, Monroe, LA; 7) Raleigh Medical Branch, On Austin Peay Highway, Just SW of New Covington Pike, Memphis, TN; 8) Terrill Mill Branch Terrell Mill Road SE and Powers Ferry Road SE Intersection, Marietta, GA; and 9) Webster Groves Branch, On West Lockwood Avenue, Just West of North Elm Avenue, Webster Groves, MO.	Newspaper:	08/23/2019
			Federal Register:	Not applicable

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**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending August 17, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANCHOR BANCORPORATION, INC.	CIC	Notice by William H. Davis, Fairview Park, Ohio, individually, and acting in concert with William A. Minnich, Lakewood, Ohio, to acquire 100 percent of the voting shares of Anchor Bancorporation, Inc., and thereby indirectly control Anchor State Bank, both of Anchor, Illinois.	Newspaper:	Not available
			Federal Register:	05/14/2019
CITIZENS BANCSHARES OF LOYAL, INC.	CIC	Newport Trust Company, as Trustee of Citizens Bancshares of Loyal Stock Bonus Plan and Trust (ESOP) to acquire control of 10 percent or more of Citizens Bancshares of Loyal and thereby indirectly control Citizens State Bank of Loyal, both of Loyal, Wisconsin.	Newspaper:	08/20/2019
			Federal Register:	09/05/2019
LEE CAPITAL CORP.	CIC	Notice by Julia L. Koellner, Fort Madison, Iowa, individually, and acting in concert with Kathleen K. Bentler, Le Claire, Iowa; the Paula M. Friedman Declaration of Trust-II Dated October 23, 2018, with Paula M. Friedman as trustee, both of Dubuque, Iowa; the Terrance J. Friedman Declaration of Trust-II Dated October 22, 2018, with Terrance J. Friedman as trustee, both of Dubuque, Iowa; the Revocable Trust Agreement of Agnes L. Koellner, with Agnes L. Koellner as trustee, both of Fort Madison, Iowa; the Revocable Trust Agreement of Steven M. Koellner, with Steven M. Koellner as trustee, both of Fort Madison, Iowa; Kevin P. Koellner, Bettendorf, Iowa; Nicole M. Koellner, Bettendorf, Iowa; the J. Patrick Koellner Irrevocable Trust Agreement, Burlington, Iowa, with Kevin P. Koellner as voting proxy; Kimberly E. Mendez, Fort Madison, Iowa; and Christine A. Smith, Le Claire, Iowa, to retain control of 25 percent or more of the voting shares of Lee Capital Corp, and thereby indirectly control Lee County Bank, both of Fort Madison, Iowa.	Newspaper:	Not available
			Federal Register:	08/29/2019

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**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 17, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MERCHANTS BANCORP	CIC	Jody J. Petrie, Carmel, Indiana, through joint ownership and as trustee of the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, individually, and as a group acting in concert with the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, John H. Petrie, Carmel, Indiana, Claranna Petrie and Robert G. Negrete, both of Henderson, Nevada, Conradine Riedel, Knoxville, Tennessee, George A. Petrie and Cristina P. Petrie, both of Tampa, Florida, and Matthew E. Kaercher, Carmel, Indiana, to retain 25 percent or more of the voting shares and thereby control of Merchants Bancorp, Carmel, Indiana, and thereby indirectly retain control Merchants Bank of Indiana, Carmel, Indiana, and Farmers-Merchants Bank of Illinois, Joy, Illinois	Newspaper: Federal Register:	Not available 05/02/2019
RIGLER INVESTMENT COMPANY	CIC	Notice by Nancy Rigler as trustee of the Nancy Rigler Trust; the Nancy Rigler Trust, both of De Kalb, Illinois; John P. Rigler II as trustee of the John P. Rigler II trust; the John P. Rigler II Trust, both of New Hampton, Iowa; John P. Rigler III, personally and as trustee of the John P. Rigler III Trust; the John P. Rigler III Trust both of Urbandale, Iowa; David A. Rigler, personally and as trustee of the David A. Rigler trust; the David A. Rigler Trust, both of Waukee, Iowa; Hannah Rigler, personally and as trustee of the Hannah Rigler trust; the Hannah Rigler Trust; both of Iowa City, Iowa; Joi Povlsen Dundas, personally and as trustee of the Nancy Rigler Family Irrevocable Trust FBO Joi Dundas,; the Nancy Rigler Family Irrevocable Trust FBO Joi Dundas, both of Stillman Valley, Illinois; altogether with Paul Kristian Povlsen IV, personally and as trustee of the Nancy Rigler Family Irrevocable Trust FBO Paul Kristian Povlsen IV; the Nancy Rigler Family Irrevocable Trust FBO Paul Kristian Povlsen IV, both of Flagstaff, Arizona; as a group acting in concert to join the Rigler Family Control Group approved on November 21, 1995 and retain control of Rigler Investment Company, and thereby indirectly control Green Circle Investments Inc and Peoples Bank, all of Clive, Iowa.	Newspaper: Federal Register:	Not available 08/30/2019

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 17, 2019

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WATERMAN ACQUISITION GROUP, LLC	* 3A1	Waterman Acquisition Group, LLC, Wilmette, Illinois to become a bank holding company by acquiring 100 percent of Waterman State Bank, Waterman, Illinois.	Newspaper: Federal Register:	Not available 03/11/2019
WINTRUST FINANCIAL CORPORATION	* 18C * 3A5 * Branch	Wintrust Financial Corporation, Rosemont, Illinois, to acquire 100 percent of SBC Incorporated., and thereby indirectly acquire Countryside Bank, both of Countryside, Illinois. In addition, Wintrust Financial Corporation's subsidiary bank, Hinsdale Bank & Trust Company, Hinsdale, Illinois, to merge with Countryside Bank, Countryside, Illinois. As a result of the merger, all offices of Countryside Bank will become branches of Hinsdale Bank & Trust Company.	Newspaper: Federal Register:	Not available Not available

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 17, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	* 18C	First Financial Bank, El Dorado, Arkansas, to merge with The First National Bank of Wynne, Wynne, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

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**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending August 17, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCOMMUNITY SERVICE CORPORATION	* 3A3	Bancommunity Service Corporation, St. Peter, Minnesota to acquire 100 percent of the voting shares of State Bank of Belle Plaine, Belle Plaine, Minnesota.	Newspaper: Federal Register:	Not available 09/09/2019
FIRST BANCSHARES, INC., OF COLD SPRING	CIC	Notice by Jacob Reiter, Cold Spring, Minnesota, to acquire shares of First Bancshares, Inc. of Cold Spring, Cold Spring, Minnesota ("Company") and thereby join the Reiter Family shareholder group acting in concert, which controls more than 25% of Company. Company controls Granite Community Bank, Cold Spring, Minnesota.	Newspaper: Federal Register:	Not available 09/03/2019
FRANDSEN FINANCIAL CORPORATION	CIC	Change in control by Joseph Naiberg, Andover, Minnesota, and Kenneth Osowski, Lino Lakes, Minnesota, individually and as trustees of the Dennis Frandsen 2014 Children's Trust Agreement and the Dennis Frandsen 2015 Grandchildren's Trust Agreement, to gain control of Frandsen Financial Corporation, Arden Hills, Minnesota, and thereby indirectly gain control of Frandsen Bank and Trust, Lonsdale, Minnesota.	Newspaper: Federal Register:	Not available 09/03/2019
LAKE SHORE III CORPORATION	* 3A3	Lake Shore III Corporation, Glenwood City, Wisconsin to acquire 100 percent of First American Bank, National Association, Hudson, Wisconsin.	Newspaper: Federal Register:	Not available 08/26/2019
WESTBRAND, INC.	* 3A3	Westbrand, Inc., Minot, North Dakota to acquire 100 percent of the voting shares of BlackRidge Financial, Inc., West Fargo, North Dakota, and thereby indirectly acquire BlackRidgeBANK, Fargo, North Dakota.	Newspaper: Federal Register:	Not available 09/10/2019

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending August 17, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL BANK OF THE MIDWEST	* 18C	Central Bank of the Midwest, Lee's Summit, Missouri, to merge with BankLiberty, Liberty, Missouri, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
COMMERCE BANK	* Branch	Commerce Bank, Kansas City, Missouri, to establish a branch at 2828 N. Harwood Street, Suite 1250, Dallas, Texas.	Newspaper:	08/26/2019
			Federal Register:	Not applicable
COMMERCE BANK	* Branch	Commerce Bank, Kansas City, Missouri, to establish a branch at 1900 West Loop South, Suite 1800, Houston, Texas.	Newspaper:	08/26/2019
			Federal Register:	Not applicable
COMMERCIAL BANCORP	CIC	Notice submitted by John D. Gross, Pine Bluffs, Wyoming, to acquire voting shares of Commercial Bancorp, parent of Farmers State Bank, both in Pine Bluffs, Wyoming. In addition, Gregory A. Gross, Patrick W. Gross, Scott Gross, and Clayton, Gross, all of Pine Bluffs, Wyoming; and Paula L. Gross, Cheyenne, Wyoming, to be approved as members of the Gross Family Group, and to acquire shares of Commercial Bancorp, parent of Farmers State Bank, both in Pine Bluffs, Wyoming.	Newspaper:	09/05/2019
			Federal Register:	09/03/2019
FIRST OPTION BANK	* 18C	First Option Bank, Osawatomie, Kansas, to merge with Pony Express Community Bank, Saint Joseph, Missouri, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
O & F CATTLE COMPANY	CIC	Notification submitted by Mark Brase, Windsor, Colorado, individually and as trustee for the William S. Olson Trust, the Beth Brase Appointment Trust, the Christine Vanderliet Appointment Trust, and the Carla Lehman Appointment Trust, all of Windsor, Colorado, to retain voting shares of O & F Cattle Company, parent of Nebraska State Bank, both in Oshkosh, Nebraska. In addition, Christine Vanderliet, Angels Camp, California; Carla Lehman, Denver, Colorado; and Beth Brase, Windsor, Colorado, to retain voting shares of O & F Cattle Company, and to be approved as members of the Olson Family Group.	Newspaper:	Not available
			Federal Register:	08/09/2019

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 17, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WHITCORP FINANCIAL COMPANY	CIC	Brian G. Wurst, Lamar, Colorado in his capacity as Trustee of three trusts; the Frank E. Whitham Trust No. 1, the Frank E. Whitham Trust No. 2, and Stewart A Whitham Trust No. 3, to acquire voting shares of Whitcorp Financial Company, Leoti, Kansas, and thereby indirectly control Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado, and to be approved as a member of the Whitham Control Group which controls Whitcorp Financial Company.	Newspaper:	Not available
			Federal Register:	07/25/2019

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**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending August 17, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN BANK HOLDING CORPORATION	CIC	Notice by Patricia H. Wallace, individually, and as trustee of the George S. Hawn Family Lifetime Trust, George S. Hawn, Jr. Family 2011 GST Exempt Trust, JHC 2004 Electing Small Business Trust f/b/o Benjamin B. Wallace, Jr., JHC 2004 Electing Small Business Trust f/b/o Patricia ('Tricia') H. Wallace, and co-trustee for the Wallace Family 2016 GST Exempt Trust, all of Corpus Christi, Texas; Benjamin B. Wallace, individually and as co-trustee for the Wallace Family 2016 GST Exempt Trust, Corpus Christi, Texas; Christina H. Hawn, individually and as trustee of the Christina H. Hawn Family 2016 GST Exempt Trust, Corpus Christi, Texas; John W. Wallace and Sally Wallace, both of Corpus Christi, Texas; Christina H. Bonner, Corpus Christi, Texas; Clayton J. Hoover, Jr., San Antonio, Texas; Gipson S. H. Dolan, as trustee of Gipson Sherman Hawn Dolan Revocable Lifetime Trust, Naples, Florida; Hailey M. H. Brown, as trustee of Hailey McCollough Hawn Brown Revocable Lifetime Trust, Charlotte, North Carolina; Helena M.H. Perry, as trustee of Helena McFarlin Hawn Perry Revocable Lifetime Trust, Vero Beach, Florida; and Hewit H. Rome, as trustee of Hewit Hawn Rome Revocable Lifetime Trust, Naples, Florida; together a group acting in concert, to acquire and retain control of American Bank Holding Corporation and indirectly, American Bank, National Association, both of Corpus Christi, Texas.	Newspaper:	Not available
			Federal Register:	07/03/2019
WELLINGTON STATE BANK	* 18C * Branch	Application by Wellington State Bank, Wellington, Texas, to merge with First National Bank of Paducah, Paducah, Texas, and to operate its two existing locations as branches.	Newspaper:	Not available
			Federal Register:	Not applicable
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 03/01/06)	* 3A3	Application by Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Effective January 1, 2016), The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas (collectively, the "Applicants"), to acquire up to 30 percent of Woodforest Financial Group, Inc., The Woodlands, Texas (the "Application"), and indirectly acquire Woodforest National Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	09/11/2019

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending August 17, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WOODSON BANCSHARES, INC.	CIC	Retroactive notice by Annette Louise Harper, Woodson, Texas to acquire control of Woodson Bancshares, Inc., and indirectly, First State Bank, both of Graham, Texas.	Newspaper:	Not available
			Federal Register:	09/05/2019
WSB BANCSHARES, INC.	* 3A5	Application by WSB Bancshares, Inc., Wellington, Texas, to acquire First Paducah Bancshares of Texas, Inc., and indirectly, First National Bank of Paducah, both of Paducah, Texas.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
26765	VANTAGE BK TX, SAN ANTONIO, TEXAS	05/06/2019	08/16/2019	S	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending August 17, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
BAYCOM CORP	* 18C	1) BayCom Corp, Walnut Creek, California, to merge with TIG Bancorp, Inc., Durango, Colorado, and thereby acquire First State Bank of Colorado, Hotchkiss, Colorado, 2)First State Bank of Colorado, Hotchkiss, Colorado, to merge with and into United Business Bank, Walnut Creek, California; and 3) United Business Bank to acquire 9 branch offices of First State Bank of Colorado.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* Branch			

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act